Reimbursement Level: $1,250
How do I benefit from Lost Luggage Reimbursement?
When you pay for the entire cost of Common Carrier tickets with Your eligible Visa card, You will be eligible to receive reimbursement for Your lost or damaged Luggage. The reimbursement applies to the cost of the lost or damaged luggage up to the amount of the actual purchase price of the luggage, the actual cash value of the item(s) at the time of the theft or damage, or the actual cost of replacement for depreciation, or to the cost to replace the luggage. This reimbursement is supplemental to and in excess of any valid and collectible insurance and/or possible reimbursement from any other source.

What items are covered?
- Automobiles, automobile accessories and/or equipment, motorcycles, motorbikes (except when checked with Common Carrier), bicycles, or other vehicles;
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs;
- Money, securities, credit or debit cards, checks, and traveler’s checks;
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, precious metals, coins, rare coins, gems, art, works of art, animals, cameras, sporting equipment, and household furnishings;
- Property shipped as freight or shipped prior to trip departure dates;
- Items specifically identified or described in and insured under any other insurance policy;
- Loss resulting from abuses, or for any business or industrial loss of any kind (including, but not limited to, war, invasion, rebellion or insurrection);
- Business items, cellular telephones, or art objects.

Definitions
Busiess Plans means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.);
Checked Luggage means suitcases or other containers specifically designed for carrying personal effects, and enclosed within a sealed container, and is not subject to loss or damage, or to the cost to replace the luggage. Your loss or damage claims must be filed within 90 days of the date of travel. Eligible Person means a Visa cardholder who pays the specific occasion charges covered by the eligible card.
Immediate Family Members means Your spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution), Your parents, or Your two immediate family members, and is not subject to loss or damage, as specified in the terms and conditions contained in this Guide to Benefits.

What do I do if my luggage or its contents are lost or stolen?
If your luggage or its contents are lost or stolen, You should immediately report the loss to the appropriate authorities and obtain a report number for your records. The report number will be necessary when reporting the loss or theft to Your credit card company for reimbursement purposes. If the damage or loss is covered by an insurance policy, You should also immediately notify Your insurer.

How do I file a claim?
To file a claim, You must comply with the following requirements:
1. The completed claim form.
2. A copy of Your charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Visa card.
3. A copy of Your insurance declaration page or documentation of any other disbursements make by the Beneficiary Administrator, which is referred to as the “Claim Form”.
4. A copy of Your insurance declaration page or documentation of any other insurance claim, if any, that has been filed by the Beneficiary Administrator.

What is this benefit?
When certain items are lost or subject to damage, Your Visa Auto Rental Collision Damage Waiver (CDW/LDW) provides—by a claim filing fee of $250 up to a maximum of $1,250—protection to replace the cost of the actual purchase price of the vehicle, the actual cash value of any item(s) at the time of the theft or damage, or the actual cost of replacement for depreciation, or to the cost to replace the vehicle. This reimbursement is supplemental to and in excess of any valid and collectible insurance and/or possible reimbursement from any other source.

What do I do if I have an accident or the vehicle is stolen?
If an accident occurs or the vehicle is stolen, Your car is required to be immediately reported to the appropriate authorities and to Your credit card company. If the damage or loss is covered by an insurance policy, You should also immediately notify Your insurer.

What type of rental vehicles are not covered?
- Excluded worldwide: the following rental vehicles are not covered:
  - Any vehicle that has been manufactured for any special, exotic, rental, antique, or dual-purpose vehicle.
  - Any vehicle that has been manufactured for any truck, van, or motorhome.
  - Any vehicle that has been manufactured for any special, exotic, rental, antique, or dual-purpose vehicle.
What do I do to claim a gift?
You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but no later than sixty days after the date of theft or damage, or your claim will be denied. Notice of the following documentation is required to the Benefit Administrator:
• The completed and signed Visa Auto Rental CDW Claim Form. Your completed form must be postmarked within 365 days of the date of theft or damage, or your claim will be denied.
• A statement from your insurance carrier (and/or your employer or employer’s insurance carrier, if applicable) or other reimbursement indicating the costs you are responsible for and any amounts that have already been paid toward the claim. If your reimbursement or insurance payment exceeds the full value of the rental vehicle, please provide a notarized statement to that effect.
• A copy of your receipt or monthly billing statement as proof that the entire rental vehicle was paid toward the claim. Or, if you have no applicable insurance or reimbursement, please provide a notarized statement to that effect.
• A police report, if obtainable.
• A copy of the repair estimate or itemized repair bill.
• A police report, if obtainable.
• A copy of the original manufacturer’s written U.S. repair warranty up to one (1) year of the product failure. See page 3 for further instructions. A copy of the repair estimate or itemized repair bill is necessary, a copy of the maintenance record and receipts.
• A copy of the original manufacturer’s written U.S. repair warranty, because you can get key information about your coverage with the policy underwritten by Indemnity Insurance Company of North America (“Provider”). This benefit is subject to the terms and conditions outlined and is provided through AGR.” This benefit is not a policy of insurance, nor is it a guaranty of reimbursement. In the event of any conflict between this Guide to Benefits and the policy, the policy will govern. The policy is effective at the offices of VISA U.S.A.
NOTE: All costs are your responsibility.
How will I be reimbursed?
Once your claim has been verified, the item will be repaired or replaced if:
1. The sole option of the Provider, but for no more than the original purchase price of the covered item; less shipping and handling fees, up to a maximum of $70,000, as recorded on your Visa card receipt, and $50,000 maximum per cardholder.
2. Extended Warranty Protection will pay the facility directly for repairs, if possible, or you may go to an authorized facility and file a claim for reimbursement. In the following circumstances, the manufacturer’s or manufacturer’s authorized repair facility are covered.
• Your vehicle was repaired by a facility approved in good faith will fulfill the Provider’s obligation under the benefit. Under normal circumstances, reimbursement will be take place within five (5) business days of receiving your claim.
3. Do I have to fill out an Insurance Claim Form?
No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is secondary to that coverage.
4. A copy of the original manufacturer’s written U.S. repair warranty up to one (1) year of the product failure. See page 3 for further instructions. A copy of the repair estimate or itemized repair bill is necessary, a copy of the maintenance record and receipts.
5. A copy of the original manufacturer’s written U.S. repair warranty, because you can get key information about your coverage with the policy underwritten by Indemnity Insurance Company of North America (“Provider”). This benefit is subject to the terms and conditions outlined and is provided through AGR.” This benefit is not a policy of insurance, nor is it a guaranty of reimbursement. In the event of any conflict between this Guide to Benefits and the policy, the policy will govern. The policy is effective at the offices of VISA U.S.A.
NOTE: All costs are your responsibility.
Who is eligible for Travel and Emergency Assistance Services?
You, the cardholder, and anyone entirely dependent on you under 22 years old may also take advantage of these special emergency services.
How do I get these services?
They’re as close as your nearest phone. Simply call the Benefit Administrator at 1-800-VISA-911, or call collect at 0-410-581-9994.
Is there a charge for these services?
No. Visa Travel and Emergency Assistance Services are available to eligible Visa cardholders, 24 hours a day, 365 days a year.
For general questions regarding this benefit, call the Beneficial Administrator at 1-800- VISA-911, or call collect at 0-410-581-9994.
An Auto Rental Collision Damage Waiver (Cont.)
Rental CDW claim?
Why should I register my purchases?
To have peace of mind knowing all of your purchases are registered and on file with the Benefit Administrator. Although registered under Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won’t have to search for critical documentation when it matters most. Arranging for a repair or replacement is as easy as picking up the phone. Visa Warranty Manager services are post-extended warranty coverage under the original manufacturer’s written U.S. repair warranty up to one (1) year after your purchase date. If you have purchased your vehicle within 24 months of the date of theft or damage, or your claim will be denied.
Who is eligible for this benefit?
To be eligible for this benefit you must be a valid cardholder of an eligible U.S.-issued Visa card.
Any gifts covered?
Yes; as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.
How do I do anything else?
Usually not. Under normal circumstances, the claim will be paid without requiring any further action by you, provided the Benefit Administrator has received all documentation necessary to fully substantiate your claim.
How do I register my purchases?
You may register your purchases simply by calling the Visa Warranty Manager Service Claim Center at 1-800-VISA-911, or call collect at 0-410-581-9994.
If you experience difficulty in obtaining all the required documents within thirty (30) days of the date of theft or damage, you may have left at home or elsewhere.
For faster filing, submit your claim online. It’s easy, convenient, and saves time at the Benefit Administrator. All you need to do is register your purchases online, submit your claim and provide some minimal personal information. Read more about the Visa Warranty Manager Service, go to the Visa Warranty Manager Service Claim Center at www.visa.com/sclaim.
Where do you send your purchase information?
Register all of your eligible purchases with a simple toll-free telephone call. And with our Warranty Manager Service, you can get key information about your coverage with the policy underwritten by Indemnity Insurance Company of North America (“Provider”). This benefit is subject to the terms and conditions outlined and is provided through AGR. This benefit is not a policy of insurance, nor is it a guaranty of reimbursement. In the event of any conflict between this Guide to Benefits and the policy, the policy will govern. The policy is effective at the offices of VISA U.S.A.
NOTE: All costs are your responsibility.
How will I be reimbursed?
Once your claim has been verified, the item will be repaired or replaced if: THE SOLE OPTION OF THE PROVIDER, BUT FOR NO MORE THAN THE ORIGINAL PURCHASE PRICE OF THE COVERED ITEM, LESS SHIPPING AND HANDLING FEES, UP TO A MAXIMUM OF $70,000, AS RECORDED ON YOUR VISA CARD RECEIPT, AND $50,000 MAXIMUM PER CARDHOLDER.
Extended Warranty Protection will pay the facility directly for repairs, if possible, or you may go to an authorized facility and file a claim for reimbursement. In the following circumstances, the manufacturer’s or manufacturer’s authorized repair facility are covered.
"The benefit described in this Guide to Benefits will not apply to any Visa card whose account has been suspended or canceled.
This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions noted in this Guide to Benefits may be modified by subsequent amendments. Modifications to the terms and conditions may be provided via additional Guide to Benefits materials, statement inserts, or statement messages. Termination date may vary by financial institution, Visa and/or your financial institution can provide you with more information. Authorization to extend coverage may not be available in all states. Terms and conditions may vary by product type.
Call 1-800-VISA-911 or visit tracking specific products.
Access to Travel and Emergency Assistance Services: What are Travel and Emergency Assistance Services? How do I get these services? Is there a charge for these services? Who is eligible for Travel and Emergency Assistance Services? Are there any costs to me? How do I get these services? Is there a charge for these services? Who is eligible for Travel and Emergency Assistance Services? Are there any costs to me? How do I get these services?
The benefit described in this Guide to Benefits will not apply to any Visa card whose account has been suspended or canceled.
This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions noted in this Guide to Benefits may be modified by subsequent amendments. Modifications to the terms and conditions may be provided via additional Guide to Benefits materials, statement inserts, or statement messages. Termination date may vary by financial institution, Visa and/or your financial institution can provide you with more information. Authorization to extend coverage may not be available in all states. Terms and conditions may vary by product type.
Call 1-800-VISA-911 or visit tracking specific products.
Access to Travel and Emergency Assistance Services: What are Travel and Emergency Assistance Services? How do I get these services? Is there a charge for these services? Who is eligible for Travel and Emergency Assistance Services? Are there any costs to me? How do I get these services?